

Certificate Number: 05781-PAE-DE-033741159

Bankruptcy Case Number: 19-16187



05781-PAE-DE-033741159

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 23, 2019, at 1:45 o'clock PM PST, Thomas Cravalho completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 23, 2019 By: /s/Allison M Geving

Name: Allison M Geving

Title: President